

Fig. I

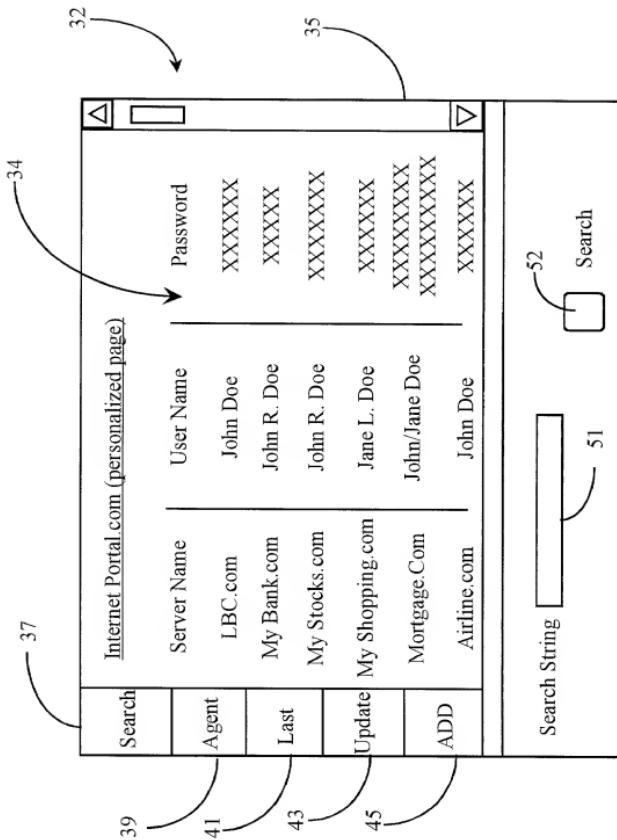


Fig. 2

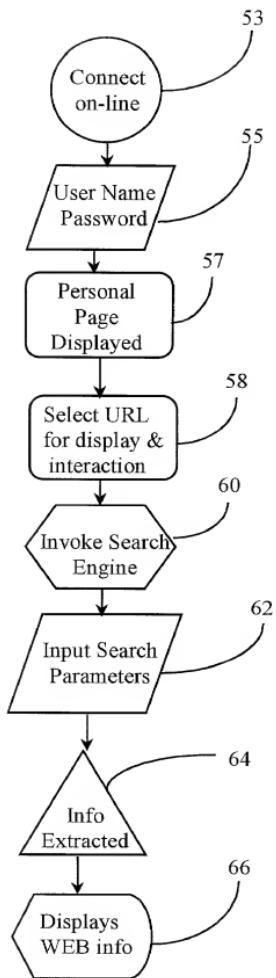


Fig. 3

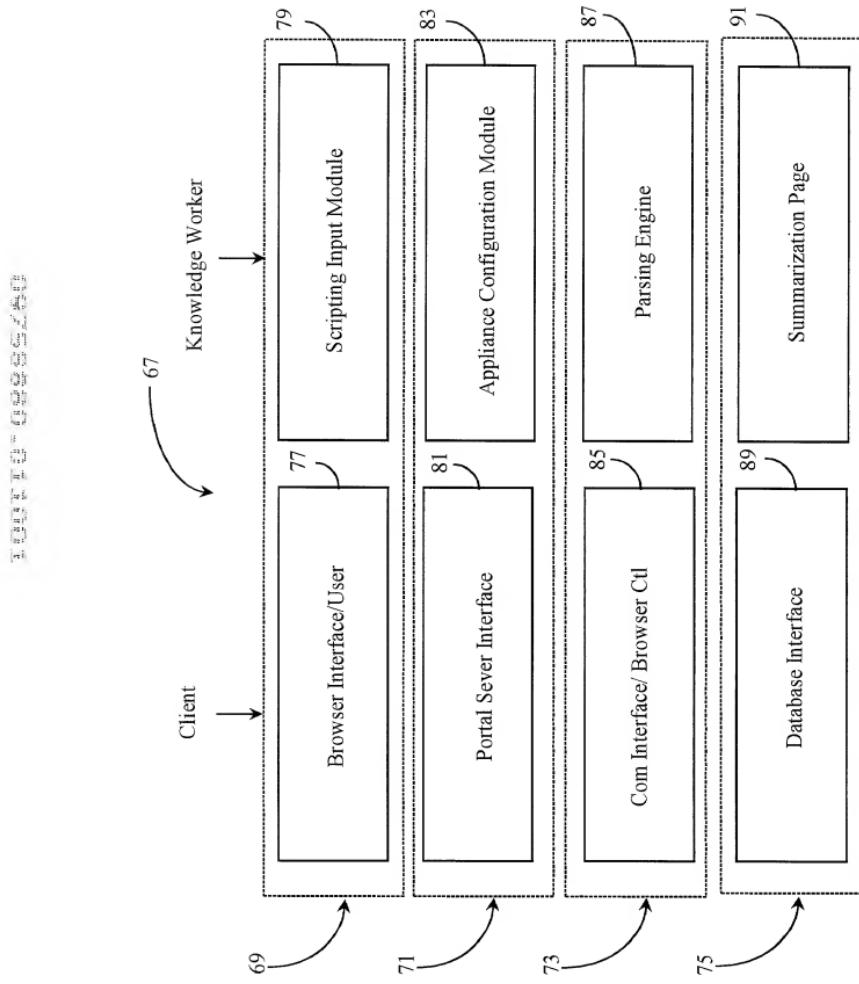


Fig. 4

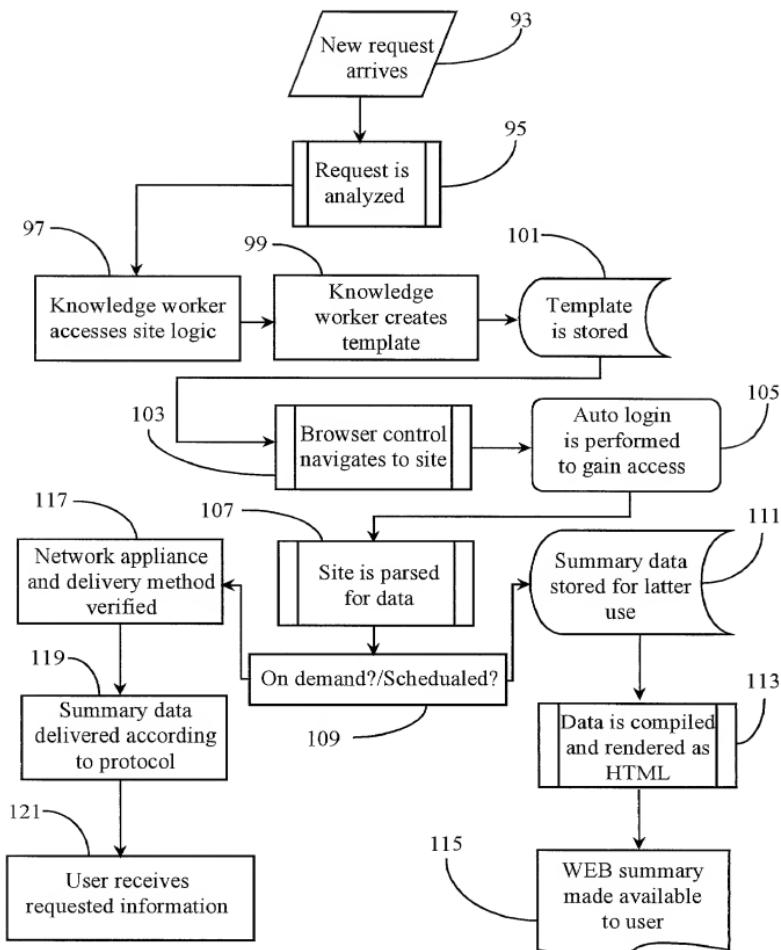


Fig. 5

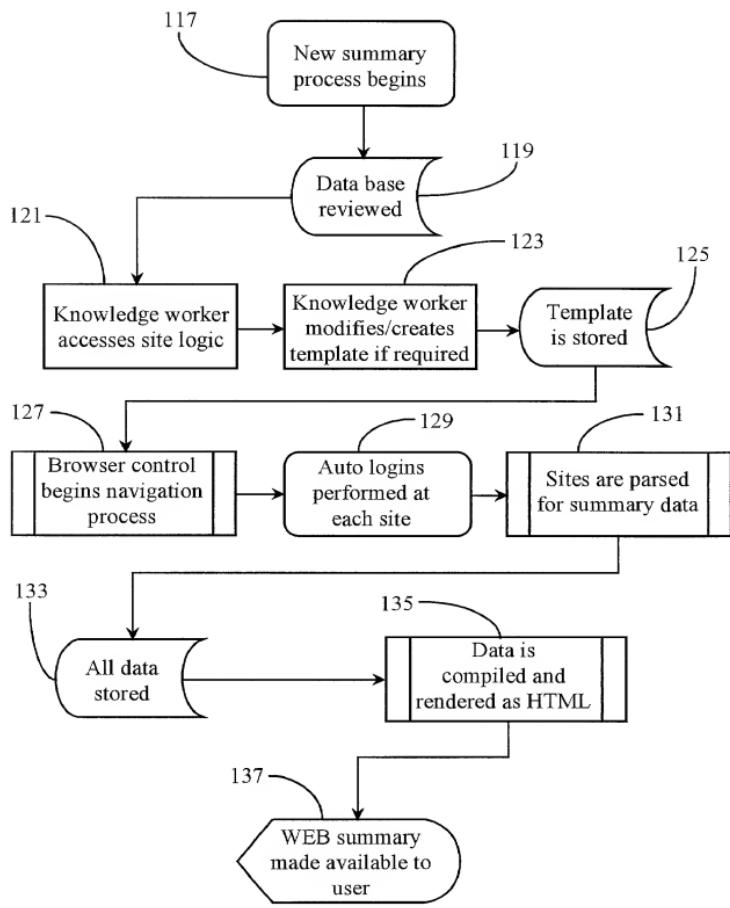


Fig. 6

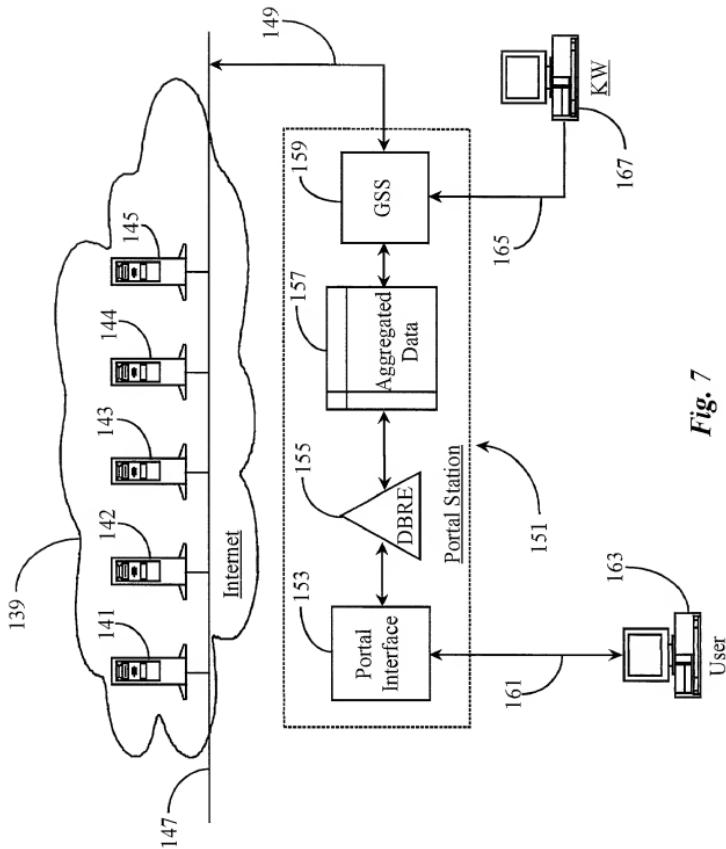


Fig. 7

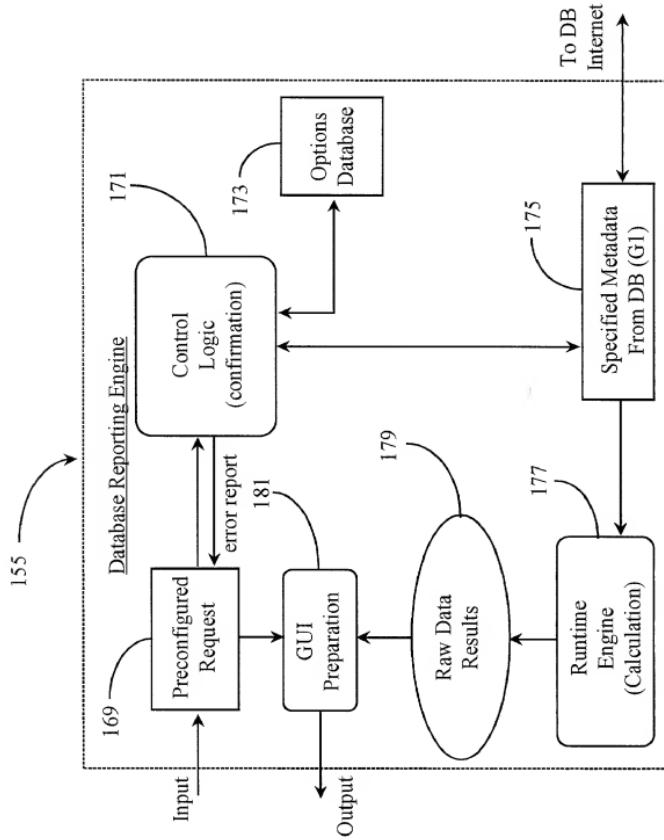


Fig. 8

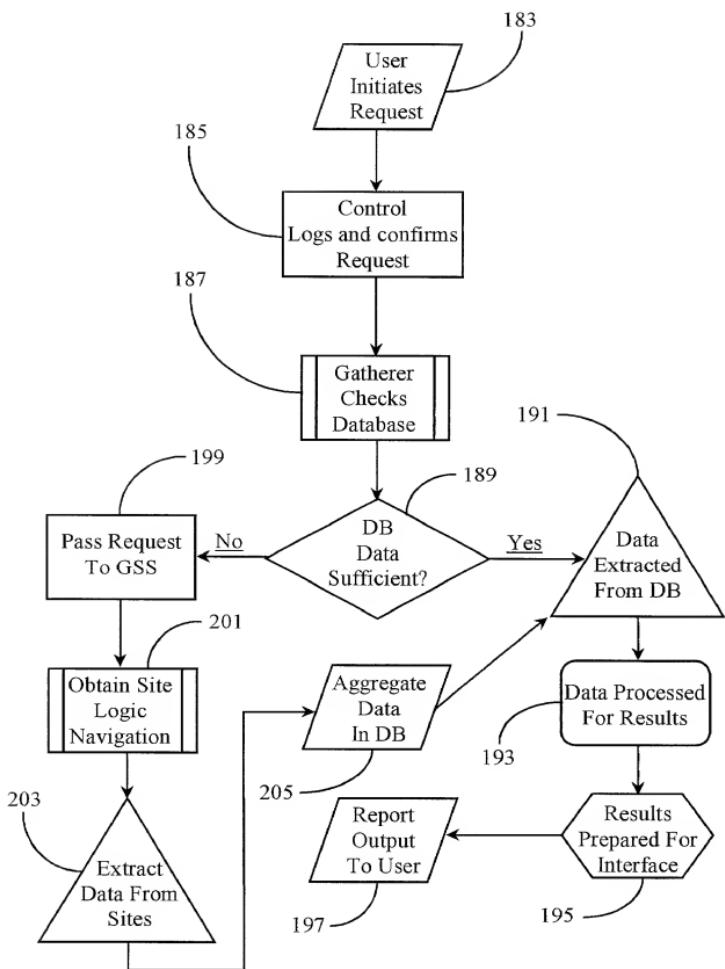


Fig. 9

207

Personal's Yodlee - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: http://transcenter2000/mngt/login?print_anchor=74&skin_id=45&tab_id=45&tab_id=45

Links²

Back Forward Stop Refresh Home Search Favorites History Mail Print Related

Banks

Stanford Federal Credit Union

Account Savings - 1

Well Fargo

Account CHECKING

Balance 0.15

Last Refresh: 8 days ago - Refresh

Balance 34973.92

CHECKING 35457.68

Balance 40779.89

NRA 40779.89

Balance 101.60

SAVINGS 101.60

Last Refresh: 8 days ago - Refresh

Bank Summary

Category	Amount
TOTAL BALANCE	111313.24

Investments

Date: Online

Symbol	Quote	Quantity	\$ Change
SCO	69	1	+38
HLT	112.38	1	+4.516
portfolio balance			N/A
Total Account Balance			2029.55

Last Refresh: 2 hrs ago - Refresh

Investment Summary

Category	Amount
TOTAL STOCKS BALANCE	181.95
TOTAL ACCOUNT VALUE	2029.55

Last Refresh: 2 hrs ago - Refresh

Lost items

12.29 AM

Fig. 10

Fig. 11

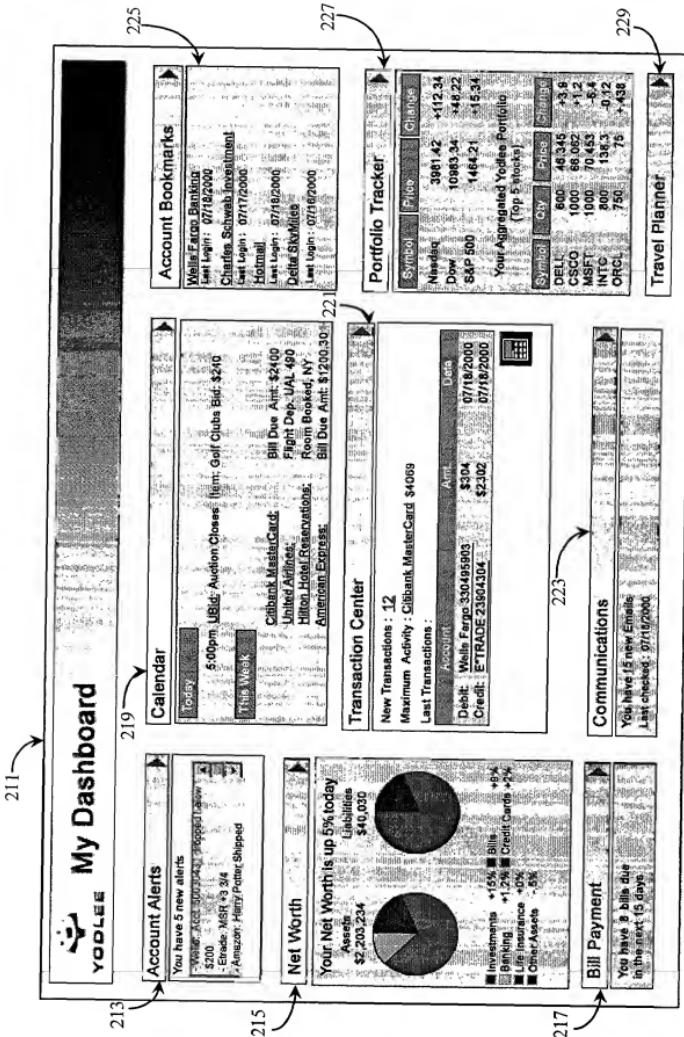


Fig. 12

My Dashboard

YODLEE CALENDAR

DAY	WEEK	MONTH	YEAR			
237		JULY 2000				
Su	Mo	Tu	We	Th	Fr	Sa
21	22	23	24	25	26	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

Today is July 18th, 2000

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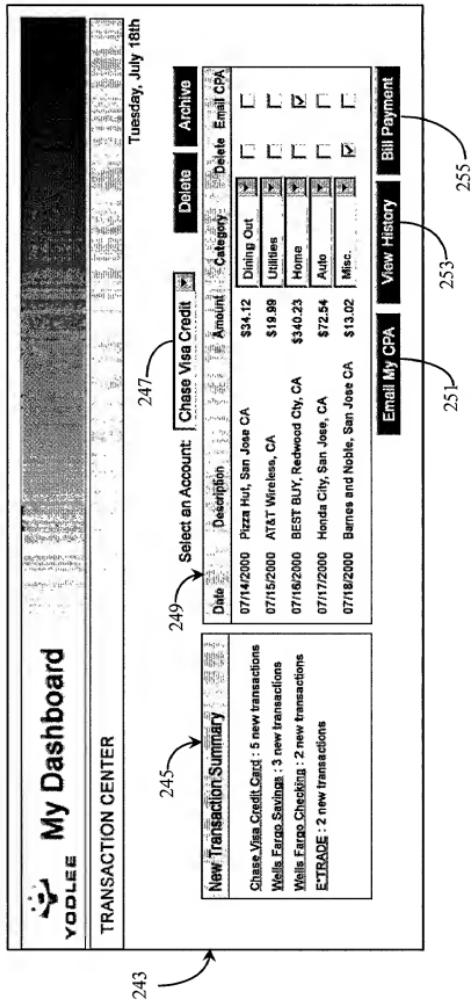
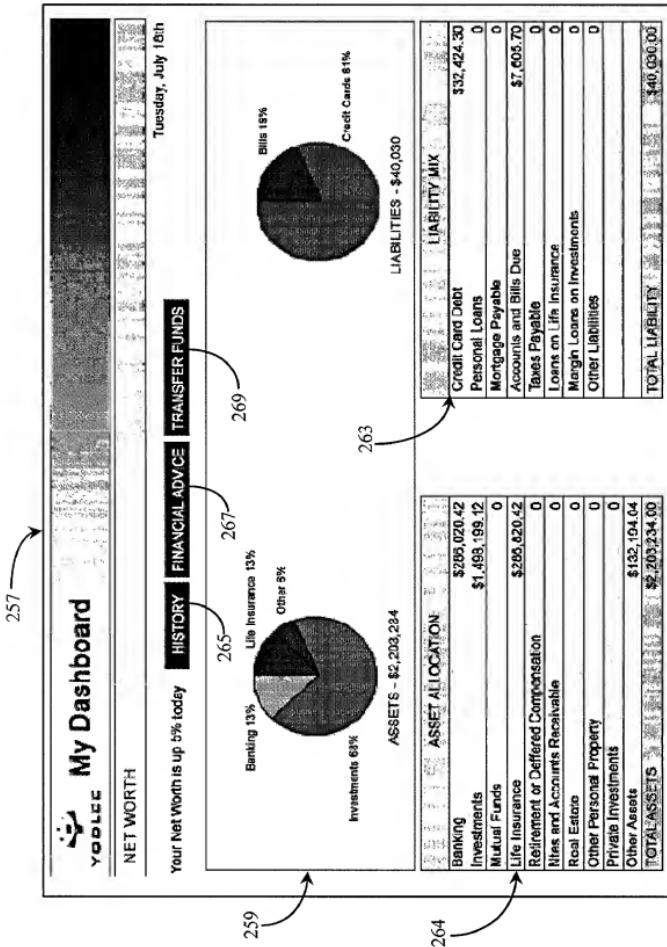


Fig. 13

Fig. 14



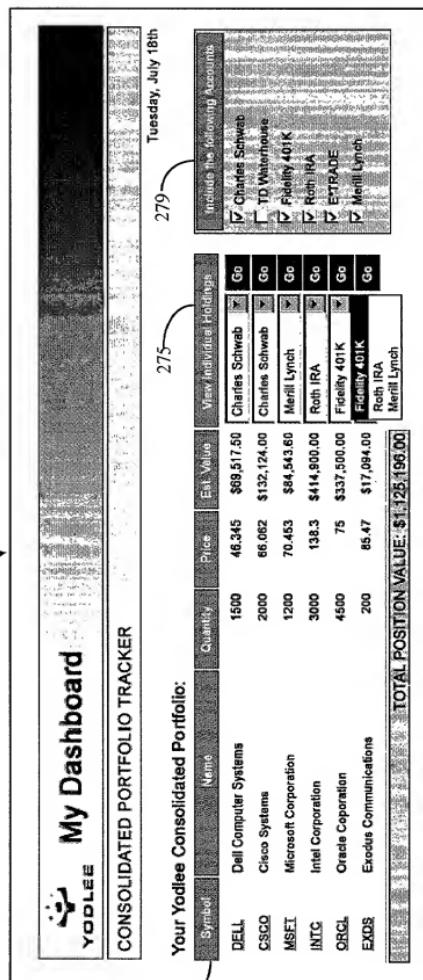
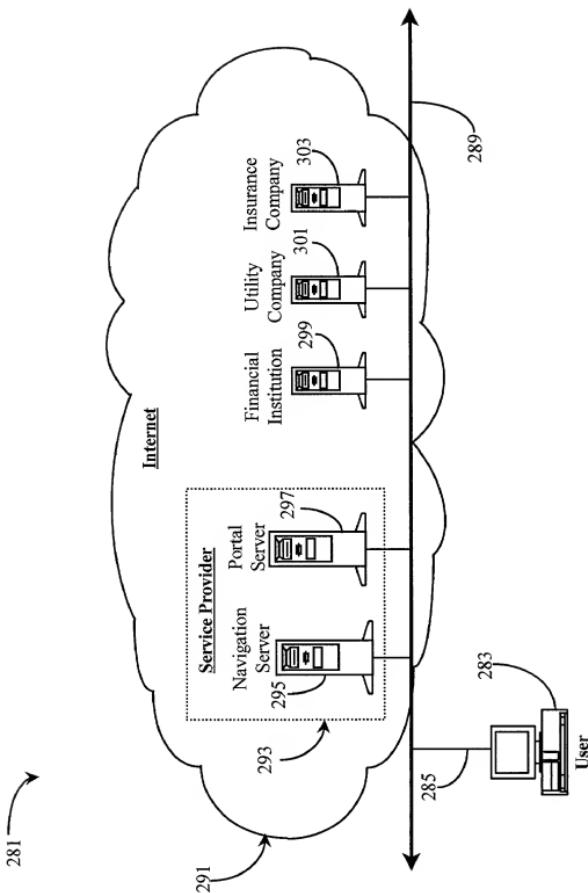


Fig. 15

Fig. 16



My Dashboard

Account Alerts

You have 5 new alerts

- Interest Rate Increases Expected
- Prinic. Min. 10% Paid
- Amherst-Hill Power Success!

Bill Payment

You have 6 bills due in the next 15 days

- Per Bith

Net Worth

Your Net Worth is up 5% since Sunday

Net Worth History

Week	Net Worth (\$)
1	100,000
2	100,000
3	100,000
4	100,000
5	100,000
6	100,000
7	100,000
8	100,000
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Bill Payment

You have 6 bills due in the next 15 days

- Per Bith

My Accounts

View All Your Accounts

My News

Check out what's new on your news feed.

Bill Payment Center

My Dashboard

BILL PAYMENT CENTER

Date	Action	Payee	Amount Due	Balance	Status
07/20/2010	Payee	Cathleen Menta Cen	\$240.00	\$240.00	6 hours ago
07/22/2010	Recurring Payments	PacificTel	\$ 30.45	\$100.23	5 hours ago
07/25/2010	Pay-At-Home	lora@visioin.com	\$ 130.34	\$100.34	317 hours ago
07/25/2010	American Express	3154-546-543	\$100.00	\$1669.00	2 hours ago
07/25/2010	EBAY	Big Bertha Driver	\$175.00	N/A	6 min. ago
07/28/2010	Salice Mae	2456789	\$250.00	\$15,000.00	1 day ago
07/30/2010	State Farm Insurance	47995-0325	\$65.35	N/A	4 hours ago
08/02/2010	Countrywide Home Loans	36521-2523	\$2,764.34	\$253,404.23	25 min ago

Inbox

Date	Subject	From	View Bill	Pay Bill	Mark as Paid	Details	Advice	Alerts
313	Re: 323	lora@visioin.com	View Bill	Pay Bill	Mark as Paid	Details	Advice	Alerts
315	Re: 325	lora@visioin.com	View Bill	Pay Bill	Mark as Paid	Details	Advice	Alerts
317	Re: 327	lora@visioin.com	View Bill	Pay Bill	Mark as Paid	Details	Advice	Alerts
319	Re: 330	lora@visioin.com	View Bill	Pay Bill	Mark as Paid	Details	Advice	Alerts
321	Re: 332	lora@visioin.com	View Bill	Pay Bill	Mark as Paid	Details	Advice	Alerts

Payment Accounts

Account Name	Account Number	Account Type	Available Balance	Status
Wells Fargo	2506-3468	Checking	\$4,344.20	6 hours ago
Bank of America	478-668-668	Savings	\$13,354.34	5 hours ago
PayPal	lora@visioin.com	PP	\$75.00	1 hour ago
E*Trade	HX-54475	Checking	\$25,125.25	2 hours ago

Fig. 18

Mark as Paid - Input form

My Dashboard	
Bill Payment Center	Bill Inbox
View Bills	Resolved Requests
Pending	Completed
Open	Rejected
Mark as Paid	Mark as Due

Bill Inbox	
07/22/2000 Pacific Bell	07/22/2000 Bank of America
07/22/2000 Payroll Deductions	07/22/2000 American Express
07/22/2000 Paying Bill Barbra Lewis	07/22/2000 Utilities Bill
07/22/2000 State Farm Insurance	07/22/2000 Court Fines I Have To Pay
07/22/2000 Credit Card Statement	07/22/2000 Credit Card Statement

Bill as Paid - Input Form	
Biller: Pacific Bell	Amount Due: \$20.45
Account Name: San 28	Due Date: 07/22/2000
333	
Payment Date: 07/22/2000	Account Dashed
Amount to Pay: \$30.45	Purpose: Utilities
Cancel	Mark Paid

Payment Analysis	
Total Bills Due	25/08/3500
Bank of America	\$170,560,000
State Farm	\$170,560,000
H&R Block	H&R Block

309

Fig. 19

Time/Debit Configure Interface

My Dashboard



CREDIT CARD CALCULATORS

Choose a credit card calculator : [How long will it take to pay off my balance?]

Inputs : These fields define your plan for paying off your existing balance.

Amount Now Owe	\$ 2,400
Future Monthly Charges	\$ 1,500
Future Monthly Payments	\$ 1,700
Annual Rate	% 9.95
Annual Fee	\$ 0
Desired Months Until Pay Off	6

How long will it take to pay off my balance?

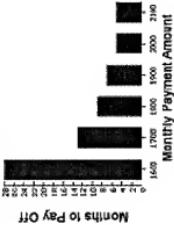
RESULTS

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1,700, you'll repay your outstanding balance in 13 months.

TABLE



Months to Pay Off	Monthly Payment Amount
6	\$1,913
12	\$1,700
13	\$1,690
14	\$1,680
15	\$1,670
16	\$1,660
17	\$1,650
18	\$1,640
19	\$1,630
20	\$1,620
21	\$1,610
22	\$1,600
23	\$1,590
24	\$1,580
25	\$1,570
26	\$1,560
27	\$1,550
28	\$1,540
29	\$1,530
30	\$1,520

Future Rate Change :

None

An Increase of % per year

A Decrease of % per year

335

Fig. 20

View Bill Payment History

My Dashboard					
BILL PAYMENT CENTER					
Bill Payment History: Last 10 Payments and Transfers					
Date Paid	Status	Payer	Paid From Account	Amount	Paid
07/20/2000	Pending	John Smith (jsmith@acme.com)	PayPal	\$100.34	
07/20/2000	Pending	Pacific Bell	CitiBank Checking	\$300.45	
07/20/2000	Pending	Citibank MasterCard	CitiBank Checking	\$ 240.00	
07/16/2000	Pending	MCI Worldcom	Fidelity MMA	\$ 33.06	
07/16/2000	Complete	John Smith (jsmith@acme.com)	PayPal	\$100.00	
07/15/2000	Complete	State Farm Insurance	Fidelity MMA	\$240.00	
07/14/2000	Complete	Funds Transfer from E*TRADE	Prudential	\$1,000.00	
07/13/2000	NSF	Funds Transfer from BankOne	E*TRADE	\$531.34	
07/13/2000	Rejected	Patty Neal (patty@hotmail.com)	BillPoint	\$2.15	
07/12/2000	Complete	Discover Card	CitiBank Checking	\$3,234.00	

Next 10 Payments

Fig. 21

Fig. 22

Yodlee My Dashboard

TRANSFER FUNDS

Transfer Funds	
TRANSFER:	\$500
ON:	09/22/00
From:	Wells Fargo Banking 1234567890 XXXX
To:	Wells Fargo Banking 1234567890 XXXX
ETRADE:	08 95-43xx
WEBSITE:	Wells Fargo Banking - 1234567890XX

Pending Transfers

Date	Status	From Account	To Account	Amount
09/20/00	In Progress	Wells Fargo Banking	ETRADE	\$500.00

Last 10 Payments and Transfers

Date	Status	Description	Amount	
09/20/00	Pending	Wells Fargo Banking	Funds Transfer to ETTRADE	\$500.00
09/12/00	Completed	Wells Fargo Banking	Landonc	\$1,600.00
09/11/00	Completed	Wells Fargo Checking	A1&T	\$32.67
09/11/00	Completed	Wells Fargo Checking	Payroll	\$33.03
09/10/00	Completed	Wells Fargo Checking	John Smith	\$100.00
09/10/00	Completed	Wells Fargo Checking	State Farm Insurance	\$749.00
09/09/00	Completed	Wells Fargo Banking	Wells Fargo Banking	\$1,600.00
09/08/00	Completed	Wells Fargo Banking	Wells Fargo Banking	\$1,600.00
09/07/00	Completed	Wells Fargo Banking	Wells Fargo Banking	\$1,600.00
09/06/00	Completed	Wells Fargo Banking	Wells Fargo Banking	\$1,600.00

Transfer Funds

Detached

TO:
Wells Fargo Banking 1234567890 XXXX
BankOne - 234567890
BankOne - 234567890
ETRADE - 08785-43xx
Wells Fargo Banking - 1234567890XX
Wells Fargo Banking - 1234567890XX

34.1

Add a New Account Cancel Transfer Funds

Amount: \$500.00

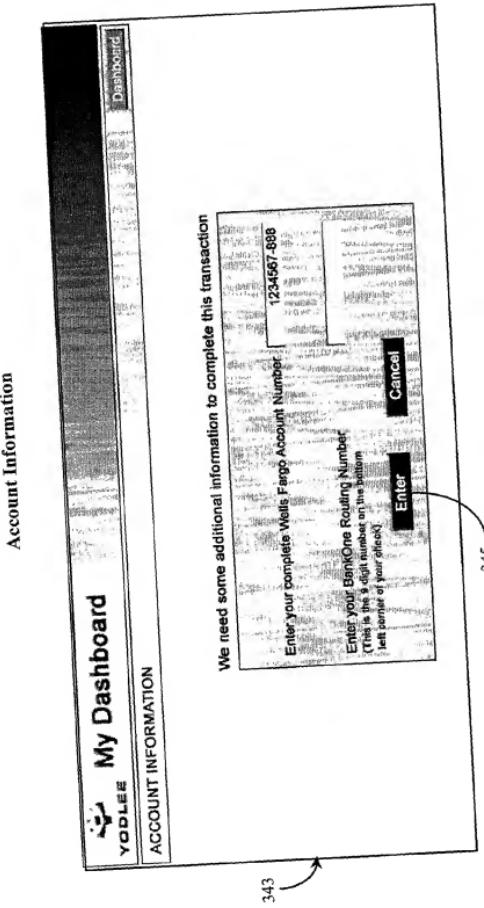
Inquiry

Active Balance

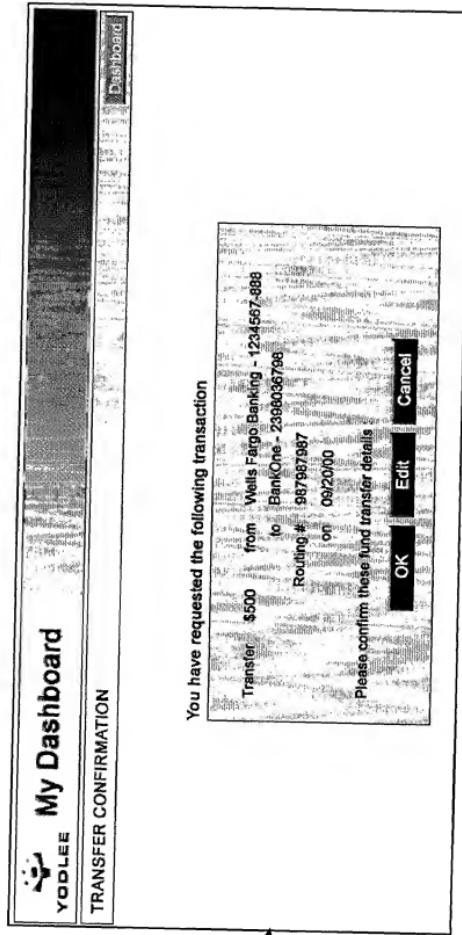
Wells Fargo Banking 1234567890 XXXX	\$3,000.25
Current Balance	\$3,000.25
Wells Fargo Netboards	(\$2,000.00)
Final Balance	\$900.25

Detached

Fig. 23



Transfer Confirmation



347

Fig. 24

Pay Bill

X.COM
PAYPAL

My Account Send Money Request Money Web Tools Auction Tools

Add Funds Withdraw Funds Edit Profile Logout

Money Request Details

Request Received

From: lsmith@comcast.net

To: jne@chartermi.com

Subject: The Money You Owe Me

Body:
Click here if you would like a recipient of this transaction to receive an email.

Amount: \$ 10.34

State: Pennsylvania

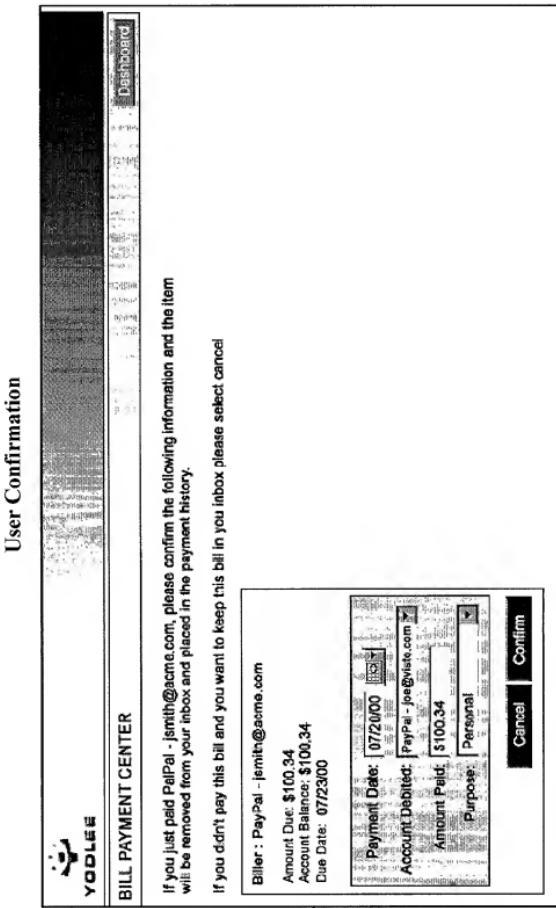
Pay Cancel Money Requests Return to my account

349

Fig. 25

350

Fig. 26



351

Pay Anyone

Enter the payment information below, then click **Pay Now** to send the payment.

Pay to the order of:	<input type="text" value="Riccie Cunningham - brother"/>
Amount:	<input type="text" value="\$ 30.00"/>
From Bank Account:	<input type="text" value="My Checking 1234567"/>
Payment Date:	<input type="text" value="03/05/2000"/>
<small>Comments: (Optional)</small>	

Pay Now

*The Payment Date is the date you can expect your payee to receive this payment.

Fig. 27

View Bill

CitiCard • Account Online • Financial Solutions • Credit Matters • Spending Advice • Cards • U.S. Cards Home

citi statements account ONLINE

355

Account Online Home Account Summary Limited Activity Electronic Log on Account Management Express Receipts Help/Contact Us Passwords

The following transactions have been posted to your account for this statement.

Trans Date	Post Date	Description	Amount
07/17/01	07/17/01	WATER AND SEWER PAYMENT	\$192.45
1 transaction.			

U.S. Cards Home Purchase Cash Advances and Checks and Fees

Fig. 28

Recurring Payments

Repeating Payments

The payments on this list are generated based on a schedule specified by you. You may add new Recurring Payment schedules, or edit, the ones you currently have in this list.

[Add New Recurring Payment](#)

Payee Description	Amount	Last Due	Next Due	View/Edit Details
Mr. Cricket	\$104.30	Once Every Month	Until Further Notice	View/Edit Details
Montana	\$248.00	Once Every Month	Once Every Month	View/Edit Details

3.57



Fig. 29

My Dashboard

BILL PAYMENT CENTER

Bill Inbox		Bills due in the next [5] days		Account Balance		Payment Register	
Date	Biller	Amount Due		Account	Balance	Bill Toolbox	
07/20/2000	Citibank MasterCard	\$2400.00		\$2400.00		View Bill	
07/22/2000	Edelic Del	\$300.45		\$406.23		Pay Bill	
07/23/2000	PayPal - lmlm@acme.com	\$100.34		\$106.34		Recurring Payment	
07/24/2000	American Express	\$1000.00		\$1069.00		Mark as Paid	
07/25/2000	EBay. Bio Bertha Driver	\$345.00		\$345.00		Delete	

Transfer Funds		Request Funds:		PayMe			
Bill Calendar	PayPal	BillPoint					
Day / Week / Month	4 July 25th - July 31st	Total Bills Due: \$2364.78					

Bill Calendar		PayMe		PayPal		BillPoint	
Day / Week / Month	4 July 25th - July 31st	Total Bills Due: \$2364.78					
Sat 15	Mon 17	Tue 18	Wed 19	Thu 20	Fri 21	Sat 22	Sun 23
1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	

359

Fig. 30

Fig. 31

My Dashboard

CREDIT CARD CALCULATORS

Choose a credit card calculator :

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you need to increase your monthly payments to \$1915 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1700, you'll pay your outstanding balance in 13 months.

Monthly Payment Amount	Months to Pay Off
\$1,000	12
\$1,100	11
\$1,200	10
\$1,300	9
\$1,400	8
\$1,500	7
\$1,600	6
\$1,700	5
\$1,800	4
\$1,900	3
\$2,000	2

Future Rate Change :

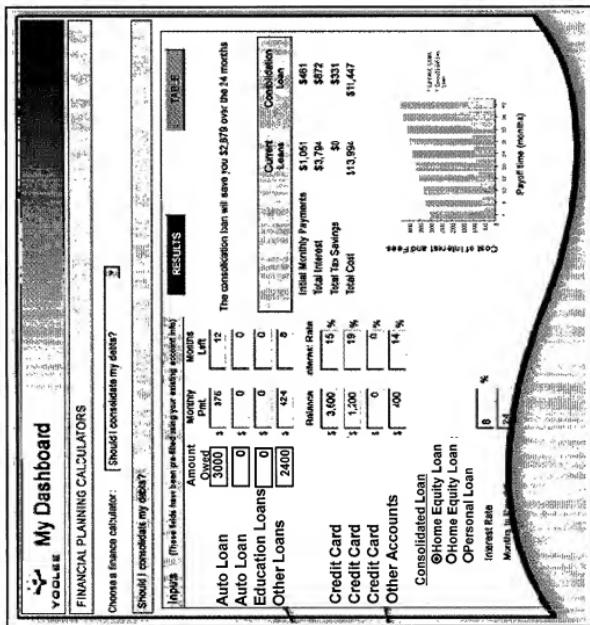
None

An increase of % per year

A decrease of % per year

363

Fig. 32



365